



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [MORGAN STANLEY](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,190,476,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MORGAN STANLEY](#)
[1585 BROADWAY](#)

[NEW YORK, NY 10036](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,158,803,667	951,375,000	980,970,000	886,264,750	860,039,000
Net income (\$000)	11,338,000	7,611,000	10,996,000	9,042,000	8,748,000
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.87	2.65	4	0.79	2.80	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
+ Non-interest income	4.31	1.09	96	4.11	1.21	96	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
- Overhead expense	3.50	2.21	91	3.44	2.59	83	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
- Provision for credit losses	0.01	-0.12	78	0.09	0.66	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
+ Securities gains (losses)	0.02	0.01	87	0.01	0.03	57	0.01	0.02	56	0.01	0.01	73	0	0	73
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	5	0	0	45
= Pretax net operating income (tax equivalent)	1.70	1.76	50	1.40	0.91	80	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Net operating income	1.30	1.34	50	1.07	0.70	77	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Net income	1.30	1.34	50	1.07	0.71	77	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.07	3.12	4	1.39	3.64	3	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense	0.13	0.26	21	0.53	0.58	49	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent)	0.94	2.85	4	0.86	3.05	3	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	36	0.04	0.28	13	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	137.82	26.30	90	196.09	20.97	94	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.29	1.32	1	0.50	1.58	6	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.27	1.30	0	0.46	1.55	5	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.16	0.58	89	0.95	0.71	74	0.92	0.71	74	0.85	0.57	79	0.91	0.61	81
30-89 days past due loans and leases / Total loans and leases	0.05	0.29	7	0.11	0.37	19	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
Liquidity and Funding															
Net noncore funding dependence	1.11	-3.31	66	7.72	6.19	61	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-49.64	-9.17	6	-54.41	-2.71	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Net loans and leases / Total assets	21.34	58.81	3	20.67	63	4	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Capitalization															
Tier 1 leverage ratio	7.28	9.07	6	8.30	9.05	29	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Holding company equity capital / Total assets	8.90	10.79	21	9.25	11.12	20	9.12	11.16	20	9.11	12.43	12	9.40	12.22	10
Total equity capital (including minority interest) / Total assets	9	10.91	20	9.40	11.24	22	9.24	11.29	20	9.24	12.57	11	9.54	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	16.02	12.64	88	17.40	12.26	91	17.36	12.38	92	16.43	12.17	89	16.90	12.12	91
Net loans and leases / Equity capital (X)	2.40	5.47	3	2.24	5.73	6	2.30	5.58	5	2.11	5.21	7	1.87	5.29	5
Cash dividends / Net income	25.81	27.22	48	26.79	49.74	26	25.38	42.30	28	29.69	33.12	46	28.07	27.31	44
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	24.53	9.51	91	5.91	16.67	16	24.62	16.68	75	4.91	9.26	45	0.21	7	12
Equity capital	19.81	7.52	87	7.30	6.54	62	24.81	6.99	90	1.62	10.49	14	3.69	7.89	41
Net loans and leases	28.60	-0.66	93	21.74	12.75	80	35.97	9.07	92	14.56	9.10	78	4.47	7.89	36
Noncore funding	16.69	-21.64	90	-2.30	-6.57	57	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41
Parent Company Ratios															
Short-term debt / Equity capital	6.66	0.55	95	16.62	0.92	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Long-term debt / Equity capital	152.29	10.65	97	154.92	13.73	96	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Equity investment in subsidiaries / Equity capital	109.58	103.15	81	98.67	103.27	19	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Cash from ops + noncash items + op expense / Op expense + dividends	68.78	155.61	16	269.76	142.45	85	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,373,000	4,092,000	5,406,000	7,267,000	6,747,000	6.87	54.96
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	4,368,000	4,092,000	5,406,000	7,267,000	6,747,000	6.74	54.78
Tax-exempt income on loans and leases.....	5,000	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	5,000	0	0	0	0		
Income on loans and leases (tax equivalent).....	4,378,000	4,092,000	5,406,000	7,267,000	6,747,000	6.99	55.14
Investment interest income (tax equivalent).....	2,163,000	1,625,000	2,318,000	2,165,000	1,751,000	33.11	179.82
Interest on balances due from depository institutions.....	0	102,000	108,000	505,000	567,000	-100.00	-100.00
Interest income on other earning assets.....	2,087,000	3,305,000	3,944,000	9,133,000	7,585,000	-36.85	-21.36
Total interest income (tax equivalent).....	8,628,000	9,124,000	11,776,000	19,070,000	16,650,000	-5.44	35.04
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	268,000	583,000	709,000	981,000	616,000	-54.03	
Interest on foreign office deposits.....	7,000	15,000	17,000	22,000	16,000	-53.33	-50.00
Interest on other deposits.....	51,000	207,000	227,000	881,000	616,000	-75.36	0.00
Interest on other borrowings and trading liabilities.....	518,000	2,424,000	2,589,000	10,050,000	8,395,000	-78.63	-74.67
Interest on subordinated debt and mandatory convertible securities.....	200,000	246,000	307,000	470,000	443,000	-18.70	-5.66
Total interest expense.....	1,044,000	3,475,000	3,849,000	12,404,000	10,086,000	-69.96	-55.04
Net interest income (tax equivalent).....	7,584,000	5,649,000	7,927,000	6,666,000	6,564,000	34.25	86.48
Non-interest income.....	37,470,000	29,353,000	40,581,000	34,661,000	33,477,000	27.65	73.96
Adjusted operating income (tax equivalent).....	45,054,000	35,002,000	48,508,000	41,327,000	40,041,000	28.72	75.94
Overhead expense.....	30,393,000	24,533,000	33,736,000	30,097,000	28,825,000	23.89	60.03
Provision for credit losses.....	78,000	639,000	581,000	120,000	-24,000		-39.53
Securities gains (losses).....	209,000	106,000	137,000	103,000	8,000	97.17	64.57
Other tax equivalent adjustments.....	0	0	0	-11,000	0		-100.00
Pretax net operating income (tax equivalent).....	14,796,000	10,007,000	14,443,000	11,287,000	11,248,000	47.86	123.71
Applicable income taxes.....	3,380,000	2,221,000	3,239,000	2,064,000	2,350,000	52.18	56.48
Tax equivalent adjustments.....	12,000	19,000	25,000	-14,000	11,000	-36.84	0.00
Applicable income taxes (tax equivalent).....	3,392,000	2,240,000	3,264,000	2,050,000	2,361,000	51.43	56.17
Minority interest.....	66,000	156,000	183,000	195,000	135,000	-57.69	-49.23
Net income before discontinued operations, net of minority interest.....	11,338,000	7,611,000	10,996,000	9,042,000	8,752,000	48.97	162.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-4,000		-100.00
Net income attributable to holding company.....	11,338,000	7,611,000	10,996,000	9,042,000	8,748,000	48.97	162.88
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	11,404,000	7,767,000	11,179,000	9,237,000	8,883,000	46.83	156.67
Investment securities income (tax equivalent).....	2,163,000	1,625,000	2,318,000	2,165,000	1,751,000	33.11	179.82
US Treasury and agency securities (excluding mortgage-backed securities).....	877,000	930,000	1,232,000	1,163,000	758,000	-5.70	239.92
Mortgage-backed securities.....	1,242,000	596,000	955,000	888,000	880,000	108.39	216.84
All other securities.....	44,000	99,000	131,000	114,000	113,000	-55.56	-64.23
Cash dividends declared.....	2,926,000	2,039,000	2,791,000	2,685,000	2,456,000	43.50	127.88
Common.....	2,562,000	1,662,000	2,295,000	2,161,000	1,931,000	54.15	163.58
Preferred.....	364,000	377,000	496,000	524,000	525,000	-3.45	16.67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.99	2.90	4	1.28	3.35	3	1.20	3.27	3	2.15	4	2	1.94	3.87	3
Less: Interest expense	0.12	0.24	21	0.49	0.54	49	0.39	0.48	42	1.40	0.98	79	1.17	0.79	83
Equals: Net interest income (tax equivalent)	0.87	2.65	4	0.79	2.80	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
Plus: Non-interest income	4.31	1.09	96	4.11	1.21	96	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
Equals: adjusted operating income (tax equivalent)	5.18	3.80	90	4.91	4.06	84	4.94	4.04	84	4.66	4.41	65	4.66	4.46	63
Less: Overhead expense	3.50	2.21	91	3.44	2.59	83	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
Less: Provision for credit losses	0.01	-0.12	78	0.09	0.66	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	87	0.01	0.03	57	0.01	0.02	56	0.01	0.01	73	0	0	73
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	5	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.70	1.76	50	1.40	0.91	80	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Less: Applicable income taxes (tax equivalent)	0.39	0.41	45	0.31	0.21	78	0.33	0.23	80	0.23	0.36	16	0.27	0.33	31
Less: Minority interest	0.01	0	90	0.02	0	94	0.02	0	93	0.02	0	90	0.02	0	90
Equals: Net operating income	1.30	1.34	50	1.07	0.70	77	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	5
Equals: Net income	1.30	1.34	50	1.07	0.71	77	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Memo: Net income (last four quarters)	1.30	1.30	51	1.05	0.81	70	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income—BHC and noncontrolling (minority) interest	1.31	1.35	49	1.09	0.72	77	1.14	0.83	76	1.04	1.20	26	1.03	1.25	23
Margin Analysis															
Average earning assets / Average assets	92.90	93.09	49	92.19	92.11	52	92.26	92.32	48	93.38	91.05	76	93.08	91.48	66
Average interest-bearing funds / Average assets	53.35	61.98	15	52.15	64.67	9	52.70	64.06	9	51.34	65.57	6	51.11	65.56	5
Interest income (tax equivalent) / Average earning assets	1.07	3.12	4	1.39	3.64	3	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense / Average earning assets	0.13	0.26	21	0.53	0.58	49	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent) / Average earning assets	0.94	2.85	4	0.86	3.05	3	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Yield or Cost															
Total loans and leases (tax equivalent)	2.35	4.07	4	2.97	4.35	3	2.81	4.27	4	4.59	5.09	20	4.45	4.95	21
Interest-bearing bank balances	0	0.13	3	0.17	0.36	11	0.14	0.27	12	0.79	2.04	8	0.87	1.64	7
Federal funds sold and reverse repos	-0.54	0.25	1	0.05	0.75	12	-0.10	0.68	1	1.59	2.44	21	0.90	2.17	10
Trading assets	1.32	0.45	78	1.52	0.65	75	1.44	0.60	74	2	0.99	73	1.87	1.11	65
Total earning assets	1.07	3.09	4	1.38	3.61	3	1.30	3.51	3	2.30	4.36	2	2.08	4.20	2
Investment securities (tax equivalent)	1.59	1.77	40	1.79	2.36	13	1.72	2.25	14	2.13	2.76	2	2.12	2.68	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.23	66	1.71	1.85	49	1.68	1.75	53	1.95	2.32	28	1.58	2.05	16
Mortgage-backed securities	1.69	1.55	64	1.68	2.17	13	1.59	2.05	13	2.24	2.61	12	2.58	2.50	61
All other securities	2.28	2.85	33	2.79	3.28	32	2.70	3.24	27	3.02	4.06	15	3.11	4.20	26
Interest-bearing deposits	0.13	0.22	32	0.48	0.60	40	0.39	0.53	38	1.05	1.10	49	0.74	0.81	47
Time deposits of \$250K or more	0	0.70	1	0	1.53	1	0	1.42	0	0	1.96	0	0	1.44	1
Time deposits < \$250K	1.62	0.67	97	1.93	1.47	88	1.85	1.36	89	2.67	1.82	96	2.34	1.29	98
Other domestic deposits	0.02	0.16	3	0.15	0.41	8	0.11	0.36	6	0.61	0.93	24	0.43	0.67	27
Foreign deposits	0.59	0.12	88	1.86	0.48	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93
Federal funds purchased and repos	0.73	0.18	90	1.98	0.71	90	1.68	0.62	90	4.06	1.86	89	3.07	1.51	91
Other borrowed funds and trading liabilities	0.65	1.29	28	0.91	1.54	22	0.85	1.50	21	1.45	2.38	9	1.50	2.28	10
All interest-bearing funds	0.23	0.38	24	0.93	0.82	64	0.74	0.74	56	2.73	1.49	92	2.29	1.19	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	37,470,000	29,353,000	40,581,000	34,661,000	33,477,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	7,935,000	9,632,000	12,591,000	8,958,000	8,314,000
Investment banking fees and commissions	27,125,000	19,021,000	26,709,000	23,061,000	22,687,000
Insurance activities revenue	51,000	57,000	75,000	79,000	80,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	-2,000	2,000
Net securitization income	247,000	71,000	98,000	56,000	41,000
Net gains (losses) on sales of loans, OREO, other assets	96,000	-541,000	-462,000	235,000	-139,000
Other non-interest income	2,016,000	1,113,000	1,570,000	2,274,000	2,492,000
Total overhead expenses	30,393,000	24,533,000	33,736,000	30,097,000	28,825,000
Personnel expense	19,120,000	15,404,000	20,854,000	18,837,000	17,632,000
Net occupancy expense	2,093,000	1,672,000	2,364,000	2,145,000	2,064,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	457,000	239,000	373,000	312,000	312,000
Other operating expenses	8,723,000	7,218,000	10,145,000	8,803,000	8,817,000
Fee income on mutual funds and annuities	1,211,000	997,000	1,375,000	1,477,000	1,611,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,521,991,000	715,184,000	781,282,000	551,921,000	463,127,000
Number of equivalent employees	73,620	63,051	68,097	60,431	60,348
Average personnel expense per employee	259.71	244.31	306.24	311.71	292.17
Average assets per employee	15,740.34	15,088.98	14,405.48	14,665.73	14,251.33

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.23	2.14	69	3.40	2.09	72	3.39	2.02	73	4.26	2.72	73	4.81	3.08	73
Overhead expenses / Net Interest Income + non-interest income	67.48	58.85	82	70.13	62.06	82	69.58	62.28	80	72.82	61.29	84	72.01	60.88	88
Percent of Average Assets															
Total overhead expense	3.50	2.21	91	3.44	2.59	83	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
Personnel expense	2.20	1.23	96	2.16	1.30	94	2.13	1.30	94	2.13	1.41	92	2.05	1.44	90
Net occupancy expense	0.24	0.24	53	0.23	0.26	33	0.24	0.26	39	0.24	0.28	30	0.24	0.28	28
Other operating expenses	1.06	0.72	87	1.05	0.95	74	1.07	0.94	74	1.03	0.97	69	1.06	0.97	72
Overhead less non-interest income	-0.81	1.08	2	-0.68	1.27	3	-0.70	1.25	2	-0.51	1.32	3	-0.54	1.38	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	67.46	58.34	84	70.09	61.60	83	69.55	61.82	81	72.83	60.64	86	71.99	60.37	88
Personnel expense	42.44	32.89	93	44.01	32.31	93	42.99	32.36	94	45.58	32.39	94	44.03	32.51	94
Net occupancy expense	4.65	6.26	25	4.78	6.55	22	4.87	6.58	23	5.19	6.52	24	5.15	6.48	23
Other operating expenses	20.38	18.68	66	21.30	22.16	61	21.68	22.28	65	22.06	21.20	67	22.80	20.90	69
Total non-interest income	83.17	28.20	96	83.86	28.52	96	83.66	28.83	96	83.87	29.23	94	83.61	28.50	95
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0	3.25	1	0	3.23	2	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	17.61	0.68	98	27.52	1.37	98	25.96	1.28	98	21.68	1.18	98	20.76	0.85	98
Investment banking fees and commissions	60.21	2.46	99	54.34	2.59	99	55.06	2.46	99	55.80	3.54	97	56.66	3.42	98
Insurance activities revenue	0.11	0.38	56	0.16	0.41	64	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	12	0	0.65	19
Net securitization income	0.55	0.01	94	0.20	0	94	0.20	0	95	0.14	0.01	93	0.10	0.01	94
Net gain (loss) - sales of loans, OREO, and other assets	0.21	3.64	16	-1.55	3.74	2	-0.95	3.92	3	0.57	1.86	29	-0.35	1.61	5
Other non-interest income	4.47	9.39	19	3.18	9.49	7	3.24	9.65	6	5.50	10.04	22	6.22	9.86	31
Overhead less non-interest income	-15.71	29.67	2	-13.77	31.97	2	-14.11	31.93	1	-11.04	31.06	2	-11.62	31.46	2
Applicable income taxes / Pretax net operating income (tax equivalent)	22.84	21.49	63	22.19	18.64	72	22.43	18.63	74	18.29	20.56	28	20.89	19.04	63
Applicable income tax + TE / Pretax net operating income + TE	22.93	23.11	50	22.38	22.16	48	22.60	21.18	53	18.16	23.23	10	20.99	21.56	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	59,644,000	48,408,000	51,583,000	47,503,000	42,138,000	23.21	69.09
Commercial and industrial loans	18,660,000	21,590,000	20,708,000	17,398,000	18,698,000	-13.57	-7.40
Loans to individuals	34,011,000	23,370,000	26,037,000	20,002,000	18,664,000	45.53	98.63
Loans to depository institutions and acceptances of other banks	46,000	68,000	89,000	37,000	95,000	-32.35	170.59
Agricultural loans	0	0	0	0	0		
Other loans and leases	142,394,000	105,050,000	136,708,000	87,718,000	71,046,000	35.55	172.11
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	254,755,000	198,486,000	235,125,000	172,658,000	150,641,000	28.35	103.98
Less: Allowance for loan and lease losses	684,000	913,000	835,000	349,000	238,000	-25.08	138.33
Net loans and leases	254,071,000	197,573,000	234,290,000	172,309,000	150,403,000	28.60	103.90
Debt securities that reprice or mature in over 1 year	159,540,000	102,509,000	154,163,000	94,323,000	75,779,000	55.64	150.92
Mutual funds and equity securities	190,000	231,000	253,000	284,000	5,000	-17.75	2011.11
Subtotal	413,801,000	300,313,000	388,706,000	266,916,000	226,187,000	37.79	119.87
Interest-bearing bank balances	90,971,000	72,414,354	80,978,000	65,993,929	68,279,000	25.63	155.99
Federal funds sold and reverse repos	245,643,000	189,086,000	228,625,000	194,773,000	214,835,000	29.91	13.27
Debt securities that reprice or mature within 1 year	23,926,000	28,219,000	28,017,000	11,402,000	16,052,000	-15.21	55.73
Trading assets	288,964,000	272,598,000	293,614,000	268,867,000	245,604,000	6.00	15.14
Total earning assets	1,063,305,000	862,630,354	1,019,940,000	807,952,929	770,957,000	23.26	50.41
Non-interest-bearing cash and due from depository institutions	6,433,000	5,639,646	5,138,000	4,462,071	8,245,000	14.07	-75.39
Premises, fixed assets, and leases	13,116,000	11,953,000	12,710,000	11,910,000	7,449,000	9.73	107.93
Other real estate owned	5,000	6,000	12,000	13,000	12,000	-16.67	-88.37
Investment in unconsolidated subsidiaries	5,819,000	5,139,000	5,203,000	4,483,000	3,554,000	13.23	17.22
Intangible and other assets	101,833,000	70,596,000	72,885,000	66,608,000	63,314,000	44.25	46.49
Total assets	1,190,476,000	955,940,000	1,115,862,000	895,429,000	853,531,000	24.53	46.27
Quarterly average assets	1,170,357,000	971,904,000	1,069,755,000	899,066,000	852,620,000	20.42	42.77
Average loans and leases (YTD)	248,101,333	183,775,667	192,557,750	158,446,000	151,553,500	35.00	105.80
Memoranda							
Loans held-for-sale	19,879,000	16,017,000	17,370,000	16,540,000	17,973,000	24.11	46.83
Loans not held-for-sale	234,876,000	182,469,000	217,755,000	156,118,000	132,668,000	28.72	110.93
Real estate loans secured by 1-4 family	44,497,000	34,465,000	37,368,000	31,389,000	28,641,000	29.11	88.22
Commercial real estate loans	15,078,000	13,837,000	14,158,000	16,038,000	13,497,000	8.97	30.66
Construction and land development	347,000	221,000	288,000	181,000	221,000	57.01	182.11
Multifamily	2,057,000	1,445,000	1,777,000	1,726,000	1,553,000	42.35	346.20
Nonfarm nonresidential	12,674,000	12,171,000	12,093,000	14,131,000	11,723,000	4.13	15.68
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	183,656,000	130,959,000	182,433,000	106,010,000	91,836,000	40.24	132.61
U.S. Treasury securities	85,500,000	75,700,000	75,701,000	62,724,000	53,486,000	12.95	165.10
US agency securities (excluding mortgage-backed securities)	814,000	146,000	1,392,000	480,000	925,000	457.53	-74.24
Municipal securities	305,000	1,723,000	1,563,000	503,000	200,000	-82.30	
Mortgage-backed securities	95,246,000	50,097,000	99,767,000	38,717,000	33,885,000	90.12	178.46
Asset-backed securities	1,601,000	1,264,000	2,021,000	1,395,000	1,781,000	26.66	-70.30
Other debt securities	0	1,798,000	1,736,000	1,907,000	1,554,000	-100.00	-100.00
Mutual funds and equity securities	190,000	231,000	253,000	284,000	5,000	-17.75	2011.11
Available-for-sale securities	101,594,000	84,535,000	110,383,000	62,224,000	61,060,000	20.18	54.56
U.S. Treasury securities	55,816,000	46,946,000	46,355,000	32,579,000	35,654,000	18.89	101.41
US agency securities (excluding mortgage-backed securities)	814,000	146,000	1,392,000	480,000	925,000	457.53	-74.24
Municipal securities	305,000	1,723,000	1,563,000	503,000	200,000	-82.30	
Mortgage-backed securities	43,058,000	32,658,000	57,316,000	25,360,000	20,946,000	31.85	68.73
Asset-backed securities	1,601,000	1,264,000	2,021,000	1,395,000	1,781,000	26.66	-70.30
Other debt securities	0	1,798,000	1,736,000	1,907,000	1,554,000	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	251,000	2,785,000	2,649,000	631,000	-807,000	-90.99	139.05
Available-for-sale securities appreciation (depreciation)	973,000	2,306,000	2,328,000	272,000	-1,215,000	-57.81	425.95
Structured notes, fair value	0	0	0	0	0		
Pledged securities	7,251,000	12,357,000	11,309,000	8,718,000	9,919,000	-41.32	-34.17

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	70,000	401,000	751,000	32,000	22,000	-82.54	337.50
NOW, ATS and transaction accounts	40,877,000	37,268,000	44,367,000	24,194,000	12,502,000	9.68	571.66
Time deposits less brokered deposits < \$250K	-47,454,000	-20,800,000	-60,944,000	-16,699,000	-10,016,000		
MMDA and other savings accounts	269,859,000	164,906,000	234,105,000	125,239,000	142,367,000	63.64	87.26
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	263,352,000	181,775,000	218,279,000	132,766,000	144,875,000	44.88	75.45
Time deposits of \$250K or more	0	20,000	16,000	12,000	11,000	-100.00	
Foreign deposits	2,112,000	1,262,000	1,254,000	1,079,000	694,000	67.35	35.56
Federal funds purchased and repos	73,120,000	49,300,000	58,318,000	62,705,000	61,667,000	48.32	15.24
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	25,785,000	35,442,000	40,343,000	31,943,000	34,215,000	-27.25	-22.65
Other borrowings w/remaining maturity over 1 year	200,538,000	170,685,000	181,515,000	169,619,000	154,823,000	17.49	53.90
Brokered deposits < \$250K	63,579,000	56,196,000	91,235,000	56,499,000	42,240,000	13.14	
Noncore funding	365,134,000	312,905,000	372,681,000	321,857,000	293,650,000	16.69	59.56
Trading liabilities	146,977,000	122,843,000	140,523,000	108,850,000	108,877,000	19.65	28.78
Subordinated notes and debentures + trust preferred securities	13,711,000	11,174,000	11,084,000	10,541,000	10,090,000	22.70	24.53
Other liabilities	294,183,000	237,425,000	270,146,000	238,718,000	214,633,000	23.91	27.16
Total liabilities	1,083,357,000	866,122,000	1,012,713,000	812,732,000	772,125,000	25.08	47.31
Equity Capital							
Perpetual preferred stock (including surplus)	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000	-9.04	3.06
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	28,504,000	24,015,000	25,546,000	23,935,000	23,794,000	18.69	23.96
Retained earnings	87,099,000	76,061,000	78,694,000	70,589,000	64,175,000	14.51	65.76
Accumulated other comprehensive income	-2,701,000	-537,000	-1,962,000	-2,788,000	-2,292,000		
Other equity capital components	-14,769,000	-19,685,000	-9,767,000	-18,727,000	-13,971,000		
Total holding company equity capital	105,903,000	88,394,000	101,781,000	81,549,000	80,246,000	19.81	37.27
Noncontrolling (minority) interest in subsidiaries	1,216,000	1,424,000	1,368,000	1,148,000	1,160,000	-14.61	-7.39
Total equity capital, including minority interest	107,119,000	89,818,000	103,149,000	82,697,000	81,406,000	19.26	36.52
Total liabilities and capital	1,190,476,000	955,940,000	1,115,862,000	895,429,000	853,531,000	24.53	46.27
Memoranda							
Non-interest-bearing deposits	1,375,000	1,353,000	1,793,000	925,000	375,000	1.63	1836.62
Interest-bearing deposits	327,668,000	237,900,000	308,991,000	189,431,000	187,445,000	37.73	115.89
Total deposits	329,043,000	239,253,000	310,784,000	190,356,000	187,820,000	37.53	116.70
Long-term debt that reprices within 1 year	19,279,000	27,944,000	26,291,000	28,683,000	31,586,000	-31.01	-6.71
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	101,781,000	81,549,000	81,549,000	80,246,000	77,391,000		
Accounting restatements	0	-100,000	-100,000	63,000	-131,000		
Net income	11,338,000	7,611,000	10,996,000	9,042,000	8,748,000		
Net sale of new perpetual preferred stock	-1,500,000	0	730,000	-3,000	0		
Net sale of new common stock	766,000	79,000	518,000	131,000	249,000		
Sale of treasury stock	1,122,000	882,000	932,000	1,198,000	805,000		
Less: Purchase of treasury stock	9,256,000	1,840,000	1,890,000	5,955,000	5,565,000		
Changes incident to business combinations	5,316,000	0	11,011,000	0	0		
Less: Dividends declared	2,926,000	2,039,000	2,791,000	2,685,000	2,456,000		
Change in other comprehensive income	-739,000	2,251,000	826,000	-496,000	1,205,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,000	1,000	0	8,000	0		
Holding company equity capital, ending balance	105,903,000	88,394,000	101,781,000	81,549,000	80,246,000		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.01	36.06	5	5.06	36.66	8	4.62	36.22	7	5.31	37.78	8	4.94	37.19	9
Commercial and industrial loans	1.57	11.11	4	2.26	14.40	7	1.86	13.52	6	1.94	12.02	8	2.19	12.85	9
Loans to individuals	2.86	3.60	60	2.44	3.57	57	2.33	3.40	56	2.23	4.20	50	2.19	4.31	51
Loans to depository institutions and acceptances of other banks	0	0.02	73	0.01	0.03	75	0.01	0.03	76	0	0.04	65	0.01	0.05	71
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	11.96	4.26	93	10.99	4.66	89	12.25	4.63	92	9.80	5.01	84	8.32	5	75
Net loans and leases	21.34	58.81	3	20.67	63	4	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Debt securities over 1 year	13.40	18.32	31	10.72	14.80	29	13.82	15.55	41	10.53	14.60	26	8.88	14.63	18
Mutual funds and equity securities	0.02	0.05	45	0.02	0.06	51	0.02	0.05	49	0.03	0.06	54	0	0.06	27
Subtotal	34.76	78.17	1	31.42	79.07	3	34.83	78.16	4	29.81	79.65	5	26.50	79.97	4
Interest-bearing bank balances	7.64	9.37	40	7.58	6.40	62	7.26	7.51	51	7.37	3.06	86	8	3.04	89
Federal funds sold and reverse repos	20.63	0.53	98	19.78	0.80	95	20.49	0.82	95	21.75	1.57	92	25.17	1.66	94
Debt securities 1 year or less	2.01	1.51	69	2.95	1.85	78	2.51	1.68	74	1.27	1.91	53	1.88	1.96	66
Trading assets	24.27	0.58	98	28.52	1.04	97	26.31	1.01	97	30.03	1.19	97	28.78	1.33	98
Total earning assets	89.32	91.57	22	90.24	90.87	42	91.40	91.05	58	90.23	89.53	58	90.33	89.74	58
Non-interest cash and due from depository institutions	0.54	0.99	16	0.59	1.03	14	0.46	1.07	10	0.50	1.14	10	0.97	1.21	33
Other real estate owned	0	0.01	21	0	0.03	12	0	0.02	17	0	0.03	15	0	0.04	14
All other assets	10.14	7.39	82	9.17	8.03	68	8.14	7.82	57	9.27	9.27	50	8.71	8.98	45
Memoranda															
Short-term investments	30.29	12.31	90	30.31	10.21	90	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
U.S. Treasury securities	7.18	1.18	92	7.92	0.91	96	6.78	0.84	93	7	1.03	96	6.27	1.04	94
US agency securities (excluding mortgage-backed securities)	0.07	0.75	34	0.02	0.59	25	0.12	0.63	39	0.05	0.54	36	0.11	0.69	37
Municipal securities	0.03	1.70	21	0.18	1.60	28	0.14	1.69	27	0.06	1.34	26	0.02	1.62	23
Mortgage-backed securities	8	13.46	25	5.24	11.20	19	8.94	11.75	40	4.32	11.44	13	3.97	11.13	11
Asset-backed securities	0.13	0.47	63	0.13	0.31	65	0.18	0.32	66	0.16	0.28	67	0.21	0.33	68
Other debt securities	0	0.51	8	0.19	0.40	54	0.16	0.42	49	0.21	0.39	59	0.18	0.41	58
Loans held-for-sale	1.67	0.50	86	1.68	0.52	88	1.56	0.52	87	1.85	0.39	92	2.11	0.30	94
Loans held for investment	19.73	58.34	3	19.09	63.22	4	19.51	61.72	4	17.43	63.50	5	15.54	63.93	5
Real estate loans secured by 1-4 family	3.74	11.57	15	3.61	12.28	16	3.35	11.91	14	3.51	13.29	15	3.36	13.46	13
Revolving	0.01	1.44	8	0.01	1.72	12	0.05	1.66	13	0.02	2.07	11	0.02	2.27	11
Closed-end, secured by first liens	3.73	9.73	20	3.59	10.10	19	3.30	9.81	20	3.49	10.69	19	3.33	10.57	17
Closed-end, secured by junior liens	0	0.19	5	0	0.24	3	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	1.27	22.35	6	1.45	22.30	9	1.27	22.22	9	1.79	22.23	11	1.58	21.58	11
Construction and land development	0.03	3.40	4	0.02	3.47	6	0.03	3.40	6	0.02	3.44	8	0.03	3.51	8
Multifamily	0.17	3.32	6	0.15	3.10	8	0.16	3.12	7	0.19	3.01	10	0.18	2.72	10
Nonfarm nonresidential	1.06	14.65	7	1.27	14.72	10	1.08	14.72	9	1.58	14.69	13	1.37	14.44	12
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.41	60.51	8	24.39	56.15	9	21.94	57.15	8	27.51	57.46	12	27.97	56.49	13
Real estate loans secured by 1-4 family	17.47	20	39	17.36	19.51	39	15.89	19.43	36	18.18	20.75	38	19.01	21.10	40
Revolving	0.04	2.47	11	0.06	2.66	12	0.22	2.64	17	0.09	3.15	13	0.12	3.50	13
Closed-end	17.42	17.35	51	17.30	16.64	52	15.68	16.59	44	18.09	17.39	56	18.89	17.39	57
Commercial real estate loans	5.92	37.13	6	6.97	33.63	8	6.02	34.63	7	9.29	33.52	12	8.96	32.14	13
Construction and land development	0.14	5.69	4	0.11	5.18	6	0.12	5.26	6	0.10	5.09	8	0.15	5.20	9
1-4 family	0	1.19	4	0	0.94	12	0	0.93	13	0	0.94	7	0	1.02	6
Other	0.14	4.46	5	0.11	4.09	7	0.12	4.19	6	0.10	4.02	9	0.15	4.05	10
Multifamily	0.81	5.41	8	0.73	4.78	10	0.76	4.96	10	1	4.69	13	1.03	4.10	18
Nonfarm nonresidential	4.97	24.45	8	6.13	22.19	12	5.14	22.93	9	8.18	22.15	17	7.78	21.40	18
Owner-occupied	0.16	8.31	6	0.21	7.46	9	0.18	7.68	7	0.22	7.72	12	0.24	8.03	13
Other	4.81	15.83	11	5.92	14.52	17	4.97	14.95	15	7.96	14.34	27	7.54	13.38	27
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0.02	0.03	77	0.03	0.06	80	0.04	0.06	81	0.02	0.11	71	0.06	0.12	77
Commercial and industrial loans	7.32	19.45	9	10.88	22.98	10	8.81	22.17	9	10.08	19.53	20	12.41	20.32	26
Loans to individuals	13.35	6.58	78	11.77	6.23	78	11.07	6.13	76	11.58	7.13	74	12.39	7.36	76
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	55.89	8.42	95	52.93	9.11	94	58.14	9.09	96	50.80	9.85	93	47.16	9.66	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	71.12	383.43	5	60.11	387.92	8	58.20	381.27	7	64.37	391.26	9	59.47	379.80	7
Real estate loans secured by 1-4 family	53.06	124.74	22	42.80	130.23	16	42.16	125.03	16	42.54	138.18	15	40.42	137.84	11
Revolving	0.13	15.53	9	0.16	18.32	11	0.58	17.42	14	0.21	21.26	9	0.26	23.33	11
Closed-end	52.93	107.54	26	42.64	110.40	20	41.58	106.14	21	42.33	115.20	20	40.16	112.79	17
Commercial real estate loans	17.98	238.58	5	17.18	237.16	8	15.97	234.65	7	21.73	229.44	10	19.05	219.72	11
Construction and land development	0.41	36.07	3	0.27	36.48	6	0.32	35.62	5	0.25	34.95	7	0.31	35.36	7
1-4 family	0	7.44	3	0	6.64	10	0.01	6.34	11	0	6.61	6	0	7.04	5
Other	0.41	28.34	4	0.27	28.60	6	0.32	28.16	6	0.25	27.32	8	0.31	27.26	8
Multifamily	2.45	35.29	6	1.79	32.93	7	2	32.74	7	2.34	31.04	8	2.19	27.85	10
Nonfarm nonresidential	15.11	156.30	6	15.11	156.60	10	13.64	155.06	8	19.15	152.10	12	16.54	147.22	11
Owner-occupied	0.49	52.63	6	0.51	52.43	7	0.47	52.37	7	0.53	53.07	10	0.51	54.89	11
Other	14.62	100.99	9	14.60	101.87	12	13.18	100.54	10	18.62	97.41	14	16.04	91.80	13
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0.05	0.20	75	0.08	0.31	76	0.10	0.28	78	0.05	0.44	67	0.13	0.54	71
Commercial and industrial loans	22.25	116.17	3	26.81	150.16	7	23.36	139.91	6	23.58	122.02	8	26.39	128.82	9
Loans to individuals	40.56	36.56	65	29.02	36.83	59	29.38	37.47	60	27.11	43.51	52	26.34	42.67	52
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	169.80	47.63	93	130.45	49.92	91	154.25	49.54	94	118.87	52.44	87	100.27	51.79	84
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.11	29.25	6	7.15	26.62	9	6.17	27.32	6	9.43	26.45	12	8.98	24.79	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.55	187.63	6	17.62	186.45	9	16.38	183.76	7	22.06	178.57	10	19.10	167.93	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	19.04	244.92	5	18.13	243.47	8	16.84	240.85	7	22.59	236.10	8	19.61	225.98	10

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	30.29	12.31	90	30.31	10.21	90	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
Liquid assets	68.26	29.12	97	69.55	24.65	96	70.29	26.22	97	70.94	22.44	97	73.26	22.72	96
Investment securities	15.43	20.37	35	13.70	17.19	34	16.35	17.85	44	11.84	16.99	24	10.76	17.27	21
Net loans and leases	21.34	58.81	3	20.67	63	4	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Net loans, leases and standby letters of credit	22.55	59.61	3	22.22	63.89	5	22.35	62.48	5	20.82	64.84	6	19.28	65.07	5
Core deposits	22.12	75.52	2	19.02	69.20	5	19.56	70.67	3	14.83	63.09	5	16.97	62.13	5
Noncore funding	30.67	10.15	91	32.73	15.53	84	33.40	14.13	85	35.94	19.36	83	34.40	21.34	80
Time deposits of \$250K or more	0	1.67	1	0	2.35	3	0	2.11	3	0	2.94	4	0	2.89	4
Foreign deposits	0.18	0.33	81	0.13	0.36	80	0.11	0.36	80	0.12	0.43	79	0.08	0.47	78
Federal funds purchased and repos	6.14	1.19	90	5.16	1.44	87	5.23	1.47	86	7	1.94	88	7.22	1.97	89
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-14.49	0.54	0	-14.62	0.59	2	-15.26	0.54	2	-14.75	0.48	3	-17.95	0.54	2
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.17	0.88	80	3.71	1.75	81	3.62	1.24	86	3.57	3.01	60	4.01	3.67	59
Earning assets that reprice within 1 year	48.80	38.80	76	47.60	38.76	74	47.96	39.38	72	46.50	39.29	75	50.32	40.29	81
Interest-bearing liabilities that reprice within 1 year	0.71	6.64	2	2.16	8.86	6	1.65	8.20	5	2.29	10.19	6	2	10.01	5
Long-term debt that reprices within 1 year	1.62	0.27	89	2.92	0.52	90	2.36	0.47	89	3.20	0.96	84	3.70	1.34	82
Net assets that reprice within 1 year	46.47	30.83	84	42.52	27.76	84	43.95	29.11	83	41.01	26.63	88	44.62	27.38	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.11	-3.31	66	7.72	6.19	61	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-49.64	-9.17	6	-54.41	-2.71	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Short-term investment / Short-term noncore funding	232.42	304.29	52	229.36	149.65	78	189.48	184.19	61	206.49	77.77	84	243.40	66.46	91
Liquid assets - short-term noncore funding / Nonliquid assets	173.98	36.72	98	185	24.47	96	182.85	28.18	96	193.50	16.97	97	220.07	16.04	97
Net loans and leases / Total deposits	77.22	73.05	58	82.58	82.06	47	75.39	79.43	38	90.52	90.31	46	80.08	90.08	24
Net loans and leases / Core deposits	96.48	78.83	82	108.69	92.26	80	107.34	88.34	83	129.78	103.93	84	103.82	105	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.30	0.50	52	3.49	1.73	76	3.01	1.57	77	0.86	0.72	66	-1.14	-0.82	29
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.17	1.06	56	2.89	4.54	33	2.64	4.31	25	0.37	1.36	27	-1.72	-1.98	54
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	44.58	13.65	87	35.27	11.41	86	39.36	11.38	89	41.04	12.67	88	33.51	16.19	77
Available-for-sale securities	55.32	84.59	12	64.55	86.72	14	60.51	87.23	10	58.70	85.40	12	66.49	81.88	22
U.S. Treasury securities	46.55	6.01	93	57.80	5.26	95	41.50	4.72	92	59.17	6.15	95	58.24	6.99	94
US agency securities (excluding mortgage-backed securities)	0.44	4.24	36	0.11	3.94	25	0.76	4.01	38	0.45	3.49	39	1.01	4.02	44
Municipal securities	0.17	8.38	18	1.32	9.87	27	0.86	9.83	25	0.47	7.75	25	0.22	9.16	22
Mortgage-backed securities	51.86	66.09	27	38.25	66.61	13	54.69	66.64	30	36.52	67.43	12	36.90	65.45	14
Asset-backed securities	0.87	2.45	63	0.97	1.91	68	1.11	1.91	67	1.32	1.66	72	1.94	2.05	72
Other debt securities	0	3.01	8	1.37	2.93	51	0.95	3.01	47	1.80	2.94	60	1.69	2.79	58
Mutual funds and equity securities	0.10	0.29	48	0.18	0.38	53	0.14	0.35	49	0.27	0.40	60	0.01	0.42	28
Debt securities 1 year or less	13.03	8.18	77	21.55	11.25	82	15.36	10.55	78	10.76	11.86	58	17.48	11.91	76
Debt securities 1 to 5 years	31.10	17.39	80	36.17	17.70	83	26.40	17.03	71	44.56	17.94	86	41.36	19.18	83
Debt securities over 5 years	55.77	72.07	21	42.10	68.10	18	58.10	69.86	26	44.41	66.02	24	41.15	64.73	24
Pledged securities	3.95	33.37	12	9.44	37.16	16	6.20	35.67	14	8.22	30.57	17	10.80	33.30	20
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	24.44	64.27	41	-4.38	124.80	12	24.05	183.32	20	-9.02	26.69	25	4.69	6.77	50
Investment securities	40.24	32.48	65	23.78	20.30	64	72.09	23.62	89	15.43	11.75	69	16.54	9.42	73
Core deposits	44.88	16.96	93	43.16	26	88	64.41	26.88	92	-8.36	11.23	1	4.40	7.29	49
Noncore funding	16.69	-21.64	90	-2.30	-6.57	57	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			189,786,000	189,773,000	192,827,000
Commit: Secured commercial real estate loans	953,000	668,000	1,023,000	837,000	1,030,000
Commit: Unsecured real estate loans	158,000	166,000	181,000	182,000	165,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	443,000	675,000	3,037,000	637,000	687,000
Standby letters of credit	14,355,000	14,817,000	15,143,000	14,079,000	14,186,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	33,661,000	29,677,000	24,120,000	32,383,000	29,502,000
Credit derivatives - notional amount (holding company as guarantor)	336,805,000	266,688,000	235,195,000	220,881,000	227,116,000
Credit derivatives - notional amount (holding company as beneficiary)	379,918,000	282,218,000	253,367,000	245,513,000	251,051,000
Credit derivative contracts w/ purchased credit protection-investment grade	538,703,000	435,555,000	343,441,000	390,432,000	389,891,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	322,295,000	254,276,000	290,613,000	208,557,000	165,849,000
Derivative Contracts					
Interest rate futures and forward contracts	3,549,869,000	4,234,778,000	3,782,875,000	3,671,275,000	3,555,145,000
Written options contracts (interest rate)	3,067,768,000	3,377,336,000	3,042,271,000	3,911,857,000	4,769,302,000
Purchased options contracts (interest rate)	2,751,827,000	2,880,068,000	2,564,719,000	2,778,154,000	3,134,413,000
Interest rate swaps	15,589,843,000	12,439,965,000	13,446,891,000	13,894,289,000	12,851,214,000
Futures and forward foreign exchange	1,303,874,000	1,199,775,000	1,115,137,000	1,118,728,000	1,119,311,000
Written options contracts (foreign exchange)	643,594,000	707,452,000	703,444,000	689,421,000	608,273,000
Purchased options contracts (foreign exchange)	586,400,000	654,831,000	658,616,000	654,612,000	643,474,000
Foreign exchange rate swaps	4,180,534,000	3,494,295,000	3,948,467,000	3,220,345,000	2,745,709,000
Commodity and other futures and forward contracts	204,833,000	162,713,000	153,204,000	190,969,000	184,820,000
Written options contracts (commodity and other)	1,141,352,000	957,221,000	909,293,000	799,927,000	846,168,000
Purchased options contracts (commodity and other)	664,995,000	625,082,000	554,644,000	550,987,000	492,601,000
Commodity and other swaps	682,989,000	535,377,000	576,123,000	566,098,000	504,826,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							17.01	22.01	37	21.19	23.52	51	22.59	24.05	56
Standby letters of credit	1.21	0.66	84	1.55	0.72	86	1.36	0.71	86	1.57	0.84	84	1.66	0.92	84
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	2.83	0.10	94	3.10	0.23	93	2.16	0.18	92	3.62	0.40	92	3.46	0.62	90
Credit derivatives - notional amount (holding company as guarantor)	28.29	0.24	98	27.90	0.39	98	21.08	0.35	96	24.67	0.42	97	26.61	0.52	96
Credit derivatives - notional amount (holding company as beneficiary)	31.91	0.18	98	29.52	0.33	96	22.71	0.30	96	27.42	0.52	96	29.41	0.75	96
Credit derivative contracts w/ purchased credit protection-investment grade	45.25	0.18	98	45.56	0.24	97	30.78	0.25	96	43.60	0.30	96	45.68	0.52	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	27.07	0.13	97	26.60	0.35	96	26.04	0.30	96	23.29	0.45	96	19.43	0.69	94
Derivative contracts	2,886.90	47.31	99	3,271.01	51.49	98	2,818.96	48.62	98	3,578.92	68.47	97	3,685.31	65.81	98
Interest rate contracts	2,096.58	35.15	98	2,398.91	36.10	98	2,046.56	34.36	98	2,708.82	47.31	97	2,848.18	43.84	98
Interest rate futures and forward contracts	298.19	4.39	98	443	8.89	99	339.01	6.21	98	410	10.67	98	416.52	11.40	98
Written options contracts (interest rate)	257.69	1.69	98	353.30	2.33	98	272.64	2.18	98	436.87	2.47	97	558.77	2.16	98
Purchased options contracts (interest rate)	231.15	1.29	98	301.28	1.45	98	229.84	1.46	98	310.26	2.65	97	367.23	2.32	98
Interest rate swaps	1,309.55	20.27	99	1,301.33	20.71	98	1,205.07	20.83	98	1,551.69	28.86	97	1,505.65	26.74	97
Foreign exchange contracts	564.01	6.12	98	633.55	5.79	98	575.85	6.01	98	634.68	10.12	97	599.48	10.92	96
Futures and forward foreign exchange contracts	109.53	3.76	93	125.51	3.70	93	99.94	3.47	93	124.94	5.23	92	131.14	5.22	94
Written options contracts (foreign exchange)	54.06	0.04	99	74.01	0.03	99	63.04	0.03	99	76.99	0.05	99	71.27	0.14	98
Purchased options contracts (foreign exchange)	49.26	0.04	99	68.50	0.04	99	59.02	0.04	99	73.11	0.08	99	75.39	0.13	98
Foreign exchange rate swaps	351.16	0.76	99	365.53	0.73	99	353.85	0.77	99	359.64	2.03	98	321.69	2.17	98
Equity, commodity, and other derivative contracts	226.31	0.91	99	238.55	1.80	98	196.55	1.86	98	235.42	3.32	98	237.65	4.08	98
Commodity and other futures and forward contracts	17.21	0.07	97	17.02	0.13	97	13.73	0.14	97	21.33	0.19	96	21.65	0.25	97
Written options contracts (commodity and other)	95.87	0.31	99	100.13	0.54	99	81.49	0.52	99	89.33	0.98	98	99.14	1.48	98
Purchased options contracts (commodity and other)	55.86	0.21	97	65.39	0.38	97	49.71	0.37	97	61.53	0.94	97	57.71	1.29	97
Commodity and other swaps	57.37	0.30	98	56.01	0.31	98	51.63	0.32	97	63.22	0.38	98	59.15	0.40	98
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							98.56	42.82	89	119.77	45.53	90	127.23	44.93	92

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	34,367,878,000	31,268,893,000	31,455,684,000	32,046,662,000	31,455,256,000
Interest rate contracts	24,959,307,000	22,932,147,000	22,836,756,000	24,255,575,000	24,310,074,000
Foreign exchange contracts	6,714,402,000	6,056,353,000	6,425,664,000	5,683,106,000	5,116,767,000
Equity, commodity, and other contracts	2,694,169,000	2,280,393,000	2,193,264,000	2,107,981,000	2,028,415,000
Derivatives Position					
Futures and forwards	5,058,576,000	5,597,266,000	5,051,216,000	4,980,972,000	4,859,276,000
Written options	4,852,714,000	5,042,009,000	4,655,008,000	5,401,205,000	6,223,743,000
Exchange-traded	965,286,000	797,835,000	760,232,000	727,495,000	908,468,000
Over-the-counter	3,887,428,000	4,244,174,000	3,894,776,000	4,673,710,000	5,315,275,000
Purchased options	4,003,222,000	4,159,981,000	3,777,979,000	3,983,753,000	4,270,488,000
Exchange-traded	674,562,000	672,258,000	534,745,000	738,541,000	743,766,000
Over-the-counter	3,328,660,000	3,487,723,000	3,243,234,000	3,245,212,000	3,526,722,000
Swaps	20,453,366,000	16,469,637,000	17,971,481,000	17,680,732,000	16,101,749,000
Held for trading	34,030,946,000	30,946,953,000	31,108,722,000	31,712,770,000	30,998,995,000
Interest rate contracts	24,644,546,000	22,632,265,000	22,511,279,000	23,946,911,000	23,880,335,000
Foreign exchange contracts	6,692,364,000	6,034,403,000	6,404,297,000	5,657,982,000	5,090,346,000
Equity, commodity, and other contracts	2,694,036,000	2,280,285,000	2,193,146,000	2,107,877,000	2,028,314,000
Non-traded	336,932,000	321,940,000	346,962,000	333,892,000	456,261,000
Interest rate contracts	314,761,000	299,882,000	325,477,000	308,664,000	429,739,000
Foreign exchange contracts	22,038,000	21,950,000	21,367,000	25,124,000	26,421,000
Equity, commodity, and other contracts	133,000	108,000	118,000	104,000	101,000
Derivative contracts (excluding futures and FX 14 days or less)	40,043,352,000	34,172,768,000	35,469,636,000	34,408,148,000	35,679,714,000
One year or less	18,456,577,000	17,425,967,000	17,599,498,000	17,981,123,000	16,841,455,000
Over 1 year to 5 years	18,739,169,000	14,171,554,000	15,294,467,000	13,942,727,000	16,085,488,000
Over 5 years	2,847,606,000	2,575,247,000	2,575,671,000	2,484,298,000	2,752,771,000
Gross negative fair value (absolute value)	340,801,000	390,523,000	411,938,000	301,979,000	269,069,000
Gross positive fair value	349,084,000	395,938,000	409,707,000	311,644,000	282,157,000
Held for trading	347,494,000	393,534,000	407,589,000	310,088,000	280,856,000
Non-traded	1,590,000	2,404,000	2,118,000	1,556,000	1,301,000
Current credit exposure on risk-based capital derivative contracts	101,541,000	110,299,000	111,674,000	86,700,000	73,318,000
Credit losses on derivative contracts	650,000	0	195,000	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	2,000	2,000	3,000	35,000	15,000
90+ days past due	2,000	2,000	2,000	2,000	13,000

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	72.62	94.10	12	73.34	94.62	11	72.60	94.10	12	75.69	93.44	16	77.28	92.91	12
Foreign exchange contracts	19.54	3.22	90	19.37	3.07	90	20.43	3.49	89	17.73	3.20	87	16.27	3.39	88
Equity, commodity, and other contracts	7.84	1.21	87	7.29	1.18	90	6.97	1.17	89	6.58	1.64	85	6.45	1.93	84
Futures and forwards															
Written options	14.72	12.59	67	17.90	14.59	66	16.06	14.05	64	15.54	13.49	64	15.45	12.78	66
Exchange-traded	2.81	0.11	95	2.55	0.15	93	2.42	0.14	93	2.27	0.15	91	2.89	0.23	92
Over-the-counter	11.31	6.91	75	13.57	8.13	76	12.38	7.73	76	14.58	5.10	86	16.90	5.49	88
Purchased options	11.65	3.41	85	13.30	3.51	87	12.01	3.42	85	12.43	4.42	81	13.58	4.19	85
Exchange-traded	1.96	0.12	93	2.15	0.14	93	1.70	0.15	91	2.30	0.28	90	2.36	0.32	90
Over-the-counter	9.69	3.01	83	11.15	2.98	83	10.31	2.86	84	10.13	3.35	83	11.21	3.20	87
Swaps	59.51	71.71	29	52.67	67.37	28	57.13	68.76	31	55.17	69.75	26	51.19	70.34	23
Held for trading															
Interest rate contracts	99.02	40.70	88	98.97	43.02	90	98.90	43.53	89	98.96	44.16	89	98.55	46.31	88
Foreign exchange contracts	71.71	34.66	72	72.38	36.62	73	71.57	36.62	72	74.73	37.24	73	75.92	38.40	71
Equity, commodity, and other contracts	19.47	1.55	93	19.30	1.45	93	20.36	1.60	93	17.66	1.60	92	16.18	1.85	93
Equity, commodity, and other contracts	7.84	0.61	91	7.29	0.68	93	6.97	0.68	92	6.58	0.83	89	6.45	1.14	88
Non-traded															
Interest rate contracts	0.98	59.30	11	1.03	56.98	9	1.10	56.47	10	1.04	55.84	10	1.45	53.69	11
Foreign exchange contracts	0.92	56.22	12	0.96	54.32	10	1.03	53.82	11	0.96	52.22	12	1.37	50.60	13
Equity, commodity, and other contracts	0.06	0.36	71	0.07	0.39	71	0.07	0.46	71	0.08	0.34	70	0.08	0.57	68
Equity, commodity, and other contracts	0	0.11	77	0	0.10	76	0	0.10	75	0	0.13	77	0	0.16	78
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	116.51	91.91	95	109.29	90.28	93	112.76	91.48	92	107.37	93.86	90	113.43	94.47	90
Over 1 year to 5 years	53.70	27.90	79	55.73	31.66	75	55.95	32.05	76	56.11	32.17	72	53.54	32.51	74
Over 5 years	54.53	29.78	88	45.32	27.15	77	48.62	27.06	82	43.51	30.45	69	51.14	31.16	86
Over 5 years	8.29	29.19	24	8.24	28.15	23	8.19	29.56	22	7.75	28.09	25	8.75	28.71	26
Gross negative fair value (absolute value)	0.99	1.18	47	1.25	1.65	52	1.31	1.55	53	0.94	0.83	55	0.86	0.72	62
Gross positive fair value	1.02	1.59	26	1.27	2.48	25	1.30	2.23	26	0.97	1.19	41	0.90	0.85	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.08	0.05	98	4.89	0.07	98	4.68	0.07	98	4.11	0.06	98	3.81	0.06	98
Gross positive fair value (X)	4.18	0.06	98	4.96	0.10	98	4.65	0.09	98	4.24	0.07	98	4	0.06	98
Held for trading (X)	4.16	0.05	98	4.93	0.07	98	4.63	0.07	98	4.22	0.06	98	3.98	0.05	98
Non-traded (X)	0.02	0.01	75	0.03	0.02	76	0.02	0.02	75	0.02	0.01	79	0.02	0.01	83
Current credit exposure (X)	1.22	0.05	98	1.38	0.07	98	1.27	0.06	98	1.18	0.05	97	1.04	0.04	97
Credit losses on derivative contracts	0.78	0	99	0	0	44	0.22	0	99	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	98	0	0	95	0	0	96	0.05	0	98	0.02	0	99
90+ days past due	0	0	96	0	0	96	0	0	98	0	0	98	0.02	0	99
Other Ratios															
Current credit exposure / Risk-weighted assets	21.47	0.59	98	26.98	0.91	98	24.65	0.85	98	22	0.73	97	19.96	0.53	97

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	835,000	349,000	349,000	238,000	224,000
Gross losses	107,000	59,000	105,000	8,000	14,000
Write-downs, transfers to loans held-for-sale	0	0	0	7,000	8,000
Recoveries	0	5,000	8,000	0	54,000
Net losses	107,000	54,000	97,000	8,000	-40,000
Provision for loan and lease losses	-37,000	601,000	559,000	120,000	-24,000
Adjustments	-7,000	17,000	24,000	-1,000	-2,000
Ending balance	684,000	913,000	835,000	349,000	238,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.12	73	0.08	0.66	5	0.06	0.51	3	0.01	0.15	13	0	0.14	9
Provision for loan and lease losses / Average loans and leases	-0.02	-0.21	72	0.44	1.06	16	0.29	0.82	11	0.08	0.24	25	-0.02	0.24	9
Provision for loan and lease losses / Net loan and lease losses	-34.58	-65.12	57	1,112.96	587.54	81	576.29	487.86	74	1,500	130.58	99	60	134.68	13
Allowance for loan and lease losses / Total loans and leases not held for sale	0.29	1.32	1	0.50	1.58	6	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.27	1.30	0	0.46	1.55	5	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Allowance for loan and lease losses / Net loans and leases losses (X)	4.79	17.40	12	12.68	11.29	71	8.61	11.58	57	43.63	8.03	94		7.54	
Allowance for loan and lease losses / Nonaccrual assets	17.19	330.05	0	33.58	301.93	1	26.85	299.17	0	13.17	218.72	0	8.57	214.03	0
ALLL / 90+ days past due + nonaccrual loans and leases	23.27	271.93	2	48.67	249.38	6	38.34	244.34	3	23.89	151.73	4	17.53	160.51	2
Gross loan and lease losses / Average loans and leases	0.06	0.20	18	0.04	0.35	8	0.05	0.34	10	0.01	0.28	1	0.01	0.30	4
Recoveries / Average loans and leases	0	0.08	1	0	0.07	5	0	0.07	5	0	0.08	1	0.04	0.09	26
Net losses / Average loans and leases	0.06	0.12	36	0.04	0.28	13	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	85	0.01	0	85
Recoveries / Prior year-end losses	0	25.09	1	62.50	24.77	91	100	33.98	95	0	36.22	2	72	41.30	88
Earnings coverage of net loan and lease losses (X)	137.82	26.30	90	196.09	20.97	94	154.40	22.91	93	1,427.63	24.40	99	-280.32	21.75	2

Net Loan and Lease Losses By Type

Real estate loans	0.05	0.02	76	0.07	0.04	77	0.13	0.04	81	0	0.01	49	0.02	0.02	59
Real estate loans secured by 1-4 family	0	-0.01	63	0.01	0.01	56	0	0.01	52	0.01	0.01	53	0	0.01	40
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	66	0.01	0.01	64	0	0	56	0.01	0	59	0	0.01	53
Commercial real estate loans	0.19	0.04	89	0.24	0.06	90	0.45	0.07	95	0	0.01	38	0.05	0.01	81
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.22	0.05	88	0.27	0.08	88	0.53	0.11	90	0	0.02	38	0.06	0.02	78
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Other	0.22	0.04	89	0.27	0.05	92	0.53	0.08	92	0	0.01	40	0.06	0.01	87
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01				0
Commercial and industrial loans	0.04	0.19	31	0.17	0.46	35	0.15	0.47	27	0.03	0.37	12	-0.28	0.31	2
Loans to individuals		0.72			1.25		0	1.13	1		1.17			1.16	
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.08	0.09	65	0	0.14	25	0	0.15	25	0	0.15	22	0.01	0.14	39

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	118,000	221,000	267,000	121,000	121,000
90+ days past due loans and leases	0	5,000	22,000	0	0
Nonaccrual loans and leases	2,939,000	1,871,000	2,156,000	1,461,000	1,358,000
Total past due and nonaccrual loans and leases	3,057,000	2,097,000	2,445,000	1,582,000	1,479,000
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	65,000	167,000	168,000	92,000	38,000
Total restructured loans and leases	65,000	167,000	168,000	92,000	38,000
30–89 days past due loans held for sale	13,000	37,000	20,000	1,000	1,000
90+ days past due loans held for sale	0	5,000	0	0	0
Nonaccrual loans held for sale	2,088,000	1,112,000	1,453,000	893,000	1,142,000
Total past due and nonaccrual loans held for sale	2,101,000	1,154,000	1,473,000	894,000	1,143,000
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	5,000	6,000	12,000	13,000	12,000
Other Assets					
30–89 days past due	16,000	0	0	2,000	0
90+ days past due	114,000	114,000	2,000	82,000	91,000
Nonaccrual	1,039,000	848,000	954,000	1,188,000	1,420,000
Total other assets past due and nonaccrual	1,169,000	962,000	956,000	1,272,000	1,511,000

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.29	7	0.11	0.37	19	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
90+ days past due loans and leases	0	0.09	10	0	0.13	28	0.01	0.12	32	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	1.15	0.54	90	0.94	0.66	78	0.92	0.66	77	0.85	0.51	84	0.90	0.54	85
90+ days past due and nonaccrual loans and leases	1.15	0.68	85	0.95	0.84	66	0.93	0.85	66	0.85	0.71	66	0.90	0.75	71
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.03	0.12	21	0.08	0.14	43	0.07	0.13	42	0.05	0.14	34	0.03	0.16	15
30–89 days past due loans held for sale	0.01	0	87	0.02	0	93	0.01	0	91	0	0	83	0	0	80
90+ days past due loans held for sale	0	0	42	0	0	87	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.82	0	99	0.56	0	98	0.62	0.01	98	0.52	0	99	0.76	0	99
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.29	7	0.11	0.37	19	0.11	0.40	13	0.07	0.43	7	0.08	0.44	7
90+ days past due assets	0.04	0.09	57	0.06	0.13	57	0.01	0.12	32	0.05	0.15	43	0.06	0.18	50
Nonaccrual assets	1.55	0.55	93	1.36	0.67	88	1.32	0.67	89	1.52	0.53	94	1.83	0.57	94
30+ days past due and nonaccrual assets	1.65	1	84	1.53	1.25	72	1.44	1.29	65	1.64	1.19	80	1.97	1.26	84
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.40	52	0.30	0.52	29	0.28	0.52	28	0.30	0.44	36	0.34	0.48	34
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.42	48	0.30	0.55	26	0.28	0.55	24	0.31	0.48	31	0.34	0.52	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.48	24	0.20	0.61	11	0.19	0.60	13	0.16	0.53	12	0.16	0.60	10
Allowance for loan and lease losses	430.41	67.85	99	205.59	66.38	94	259.64	66.66	98	422.35	115.41	95	575.63	118.28	97
Equity capital + allowance for loan and lease losses	2.76	4.12	32	2.10	5.10	16	2.11	4.97	17	1.80	4.28	18	1.70	4.79	13
Tier 1 capital + allowance for loan and lease losses	3.50	4.89	35	2.32	6.26	12	2.44	6.05	14	2	5.65	15	1.93	6.16	11
Loans and leases + other real estate owned	1.16	0.82	78	0.95	0.98	54	0.92	0.97	51	0.85	0.85	53	0.91	0.96	51

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.20	0.25	48	0.46	0.35	70	0.51	0.39	70	0.25	0.38	40	0.29	0.42	38
	90+ days past due	0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	1.29	0.60	87	1.22	0.70	85	1.51	0.76	86	1.25	0.46	92	1.63	0.57	92
Commercial and industrial																
	30–89 days past due	0.01	0.24	6	0	0.24	3	0.01	0.23	7	0.01	0.31	8	0	0.30	2
	90+ days past due	0	0.02	17	0.02	0.03	69	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	3.67	0.65	97	5.09	0.80	97	5.68	0.75	97	4.83	0.83	97	2.72	0.76	94
Individuals																
	30–89 days past due	0	0.60	4	0	0.74	4	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.17	9	0.01	0.24	22	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans																
	30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural																
	30–89 days past due		0.11			0.15			0.17			0.24			0.17	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.51			0.72			0.49			0.67			0.75	
Foreign governments																
	30–89 days past due	0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	1.97	0.17	93	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases																
	30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	33	0	0.01	31	0.02	0.01	83	0	0.01	30	0	0.01	31
	Nonaccrual	1.04	0.13	94	0.17	0.19	68	0.15	0.15	68	0.03	0.13	46	0.23	0.14	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.23	0.36	46	0.53	0.51	58	0.64	0.65	64	0.38	0.67	28	0.42	0.71	32
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.94	0.76	71	0.93	0.91	62	1.15	0.89	71	1.62	0.73	88	2.40	0.86	90
Revolving	30-89 days past due	0	0.33	6	1.56	0.40	94	0.20	0.48	27	0.65	0.45	69	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.83	1.05	81	3.13	1.28	86	0.78	1.13	55	3.25	1	87	5.38	1.17	93
Closed-end	30-89 days past due	0.23	0.36	48	0.53	0.52	59	0.65	0.65	62	0.38	0.70	29	0.43	0.75	33
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.94	0.71	72	0.93	0.89	65	1.16	0.87	74	1.61	0.70	89	2.38	0.84	91
Junior lien	30-89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.09	0.16	47	0.27	0.21	66	0.18	0.26	53	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	2.33	0.48	96	1.94	0.53	96	2.45	0.62	97	0.53	0.23	83	0	0.28	4
Construction and development	30-89 days past due	3.75	0.15	98	16.74	0.24	99	5.90	0.28	99	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	3.75	0.10	98	16.74	0.17	99	5.90	0.22	99	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0.45	0.09	89	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	2.77	0.58	96	2.21	0.68	94	2.87	0.80	95	0.60	0.28	82	0	0.30	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
Other	30-89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	2.77	0.31	98	2.21	0.36	98	2.87	0.44	96	0.60	0.10	95	0	0.13	7
Farmland	30-89 days past due		0.13			0.24			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.06			1.49			1.13			0.84			1.23	
Credit card	30-89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	13,755,000	4,350,000	15,799,000	5,228,000	9,843,000
Retained earnings	87,356,000	76,353,000	78,978,000	70,589,000	64,175,000
Accumulated other comprehensive income (AOCI)	-2,701,000	-537,000	-1,962,000	-2,788,000	-2,292,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	98,410,000	80,166,000	92,815,000	73,029,000	71,726,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	23,556,000	9,018,000	15,692,000	9,094,000	8,829,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	-1,000
Other deductions from common equity tier 1 capital	-931,000	-9,000	-1,527,000	-816,000	812,000
Subtotal:	75,785,000	71,157,000	78,650,000	64,751,000	62,086,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	75,785,000	71,157,000	78,650,000	64,751,000	62,086,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	534,000	625,000	619,000	607,000	454,000
Additional tier 1 capital before deductions	8,284,000	9,145,000	9,869,000	9,127,000	8,974,000
Less: Additional tier 1 capital deductions	634,000	397,000	440,000	435,000	441,000
Additional tier 1 capital	7,650,000	8,748,000	9,429,000	8,692,000	8,533,000
Tier 1 Capital	83,435,000	79,905,000	88,079,000	73,443,000	70,619,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	9,522,000	8,681,000	7,737,000	8,538,000	8,923,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	126,000	147,000	146,000	143,000	107,000
Allowance for loan and lease losses in tier 2 capital	1,182,000	1,287,000	1,265,000	590,000	440,000
Exited advanced approach eligible credit reserves	933,000	1,032,000	1,046,000	305,000	202,000
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	10,830,000	10,115,000	9,148,000	9,271,000	9,470,000
Exited advanced approach tier 2 capital before deductions	10,581,000	9,860,000	8,929,000	8,986,000	9,232,000
Less: Tier 2 capital deductions	203,000	2,000	14,000	6,000	37,000
Tier 2 capital	10,627,000	10,113,000	9,134,000	9,265,000	9,433,000
Exited advanced approach tier 2 capital	10,378,000	9,858,000	8,915,000	8,980,000	9,195,000
Total capital	94,062,000	90,018,000	97,213,000	82,708,000	80,052,000
Exited advanced approach total capital	93,813,000	89,763,000	96,994,000	82,423,000	79,814,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,170,612,000	972,195,000	1,070,039,000	899,066,000	852,620,000
Less: Deductions from common equity tier 1 capital	24,930,000	9,760,000	16,728,000	9,870,000	9,546,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,145,682,000	962,435,000	1,053,311,000	889,196,000	843,074,000
Total risk-weighted assets	473,020,045	408,850,715	453,106,463	394,177,108	367,309,180
Exited advanced approach total RWA	441,212,000	420,079,000	445,158,000	382,491,000	363,054,000

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	16.02	12.59	88	17.40	12.26	91	17.36	12.35	92	16.43	12.11	89	16.90	12.09	91
Common equity tier 1 capital, column B	17.18	0.29	99	16.94	0.29	99	17.67	0.30	99	16.93	0.29	99	17.10	0.52	99
Tier 1 capital, column A	17.64	13.31	90	19.54	12.97	93	19.44	13.08	93	18.63	12.78	92	19.23	12.85	94
Tier 1 capital, column B	18.91	0.33	99	19.02	0.33	99	19.79	0.34	99	19.20	0.34	99	19.45	0.60	99
Total capital, column A	19.89	15.21	91	22.02	15.12	94	21.45	15.23	95	20.98	14.36	93	21.79	14.45	94
Total capital, column B	21.26	0.36	99	21.37	0.38	99	21.79	0.39	99	21.55	0.38	99	21.98	0.67	99
Tier 1 leverage	7.28	9.07	6	8.30	9.05	29	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Supplementary leverage ratio, advanced approaches HCs	5.72	6.90	25	7.37	8.70	36	7.39	8.72	36	6.36	7.41	38	6.46	7.31	38

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	51,000	57,000	75,000	79,000	80,000	-10.53	2.00
Other insurance activities income	51,000	57,000	75,000	79,000	80,000	-10.53	2.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,084,000	765,000	1,085,000	748,000	748,000	41.70	41.88

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
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Insurance activities revenue / Adjusted operating income	0.11	0.38	56	0.16	0.41	64	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.29	11.72	12	0.95	11.07	12	1.22	11.03	14	1.01	11.51	13	1.06	10.22	15
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	601,710,000			510,188,000			574,346,000			512,572,000			496,284,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	50.54	0.44	98	53.37	0.75	97	51.47	0.75	97	57.24	1.39	97	58.14	1.79	97

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	20,607,000	22,166,000	24,817,000	17,622,000	14,650,000
Real estate loans	3,221,000	3,663,000	4,028,000	4,105,000	3,319,000
Commercial and industrial loans	5,147,000	6,086,000	4,597,000	4,317,000	4,281,000
Loans to depository institutions and other banks acceptances	46,000	68,000	89,000	37,000	95,000
Loans to foreign governments and institutions	254,000	449,000	449,000	449,000	443,000
Loans to individuals	173,000	0	56,000	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	11,766,000	11,900,000	15,598,000	8,714,000	6,512,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	43,000	43,000	52,000	38,000
Interest-bearing bank balances	48,572,000	35,111,044	38,817,000	37,517,430	36,600,000
Total selected foreign assets	69,179,000	57,320,044	63,677,000	55,191,430	51,288,000
Total foreign deposits	2,112,000	1,262,000	1,254,000	1,079,000	694,000
Interest-bearing deposits	2,104,000	1,262,000	1,254,000	1,079,000	687,000
Non-interest-bearing deposits	8,000	0	0	0	7,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.68	0.63	80	1.76	0.88	75	1.58	0.87	73	4.33	1.25	84	4.14	1.17	85
Cost: Interest-bearing deposits	0.59	0.12	88	1.86	0.48	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	-7.03	-0.16	41	50.32	-0.58	91	40.83	-2.40	88	20.29	22.48	75	8.41	7.24	58
Total selected assets	20.69	3.36	77	5.12	2.65	60	15.37	2.04	72	7.61	12.40	64	24.88	3.24	78
Deposits	67.35	10.74	93	11.78	-1.43	51	16.22	3.46	60	55.48	10.36	86	62.15	5	90

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	7,469,000	6,809,000	7,206,000	9,475,000	13,813,000	9.69	-59.59
1–4 family residential loans	7,469,000	6,809,000	7,206,000	9,475,000	13,813,000	9.69	-59.59
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	7,000	1,000	7,000	1,000	1,000	600.00	133.33
1–4 family residential loans	7,000	1,000	7,000	1,000	1,000	600.00	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.63	0.71	0.65	1.06	1.62		
1–4 family residential loans	0.63	0.71	0.65	1.06	1.62		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	19.78	20.04	18.18	22.35	25.70		
Home equity lines	0.04	0.06	0.21	0.08	0.11		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	12.42	11.35	10.44	10.95	11.32		
Commercial and industrial loans	7.12	10.52	8.55	9.55	11.37		
All other loans and leases	60.65	58.03	62.62	57.06	51.50		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0.09	0.01	0.10	0.01	0.01
1-4 family residential loans	0.09	0.01	0.10	0.01	0.01
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.01	0	0.01	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0	0.01	0	0

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	129,000	172,000	214,000	382,000	696,000	-25.00	-85.31
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	129,000	172,000	214,000	382,000	696,000	-25.00	-85.31
90+ Days Past Due Securitized Assets							
1-4 family residential loans	635,000	704,000	877,000	972,000	2,015,000	-9.80	-83.42
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	635,000	704,000	877,000	972,000	2,015,000	-9.80	-83.42
Total past due securitized assets	764,000	876,000	1,091,000	1,354,000	2,711,000	-12.79	-83.77
Net Losses on Securitized Assets							
1-4 family residential loans	24,000	72,000	100,000	271,000	458,000	-66.67	-94.29
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	24,000	72,000	100,000	271,000	458,000	-66.67	-94.29

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.73	2.53	2.97	4.03	5.04
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.73	2.53	2.97	4.03	5.04
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	8.50	10.34	12.17	10.26	14.59
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	8.50	10.34	12.17	10.26	14.59
Total past due securitized assets percent of securitized assets	10.23	12.87	15.14	14.29	19.63
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.43	1.41	1.39	2.86	3.32
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.43	1.41	1.39	2.86	3.32
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.45	0.86	1.03	1.23	1.93
Home equity lines	0	1.56	0.20	0.65	0
Credit card receivables					
Commercial and industrial loans	0.01	0	0.01	0.01	0
All other loans and leases	0	0.03	0.01	0	0
Total managed loans past due 30–89 days	0.09	0.19	0.20	0.28	0.50
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.22	1.71	1.99	2.39	4.77
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0.02	0	0	0
All other loans and leases	-0.06	-0.08	0.01	-0.07	-0.09
Total managed loans past due 90+ days	0.24	0.35	0.37	0.53	1.23
Total Past Due Managed Assets					
	0.34	0.54	0.57	0.81	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.24	0.23	0.67	1.09
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.04	0.17	0.15	0.03	-0.28
All other loans and leases	0.07	0.02	0.04	0	0.01
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.07	0.08	0.08	0.15	0.25

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-53,732	-68,118	-87,099	-142,267	-102,008		
Dividends	0	0	0	0	0		
Interest	-46,471	-64,975	-86,506	-143,377	-78,371		
Management and service fees	0	0	0	0	0		
Other income	-7,261	-3,143	-593	1,110	-23,637		
Income from nonbank subsidiaries	3,906,128	3,220,771	4,035,080	7,837,465	5,327,347	21.28	83.86
Dividends	2,926,898	819,938	919,938	1,998,138	2,004,744	256.97	2416.16
Interest	1,020,389	1,857,147	2,546,099	3,533,341	3,800,961	-45.06	-49.19
Management and service fees	0	0	0	0	0		
Other income	-41,159	543,686	569,043	2,305,986	-478,358		
Income from subsidiary holding companies	3,978,255	1,458,575	3,537,637	4,426,671	3,922,702	172.75	55.95
Dividends	3,606,000	1,080,000	3,061,000	3,531,000	2,969,000	233.89	59.20
Interest	372,255	378,575	476,637	895,671	953,702	-1.67	30.18
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	7,830,651	4,611,228	7,485,618	12,121,869	9,148,041	69.82	67.42
Securities gains (losses)	12,321	10,421	10,765	14,522	1,902	18.23	
Other operating income	829,390	-361,052	-41,793	-1,460,412	1,044,774		838.37
Total operating income	8,672,362	4,260,597	7,454,590	10,675,979	10,194,717	103.55	81.98
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,020,484	2,449,608	3,139,391	4,865,340	4,943,966	-17.52	-69.31
Other expenses	405,046	126,012	335,115	96,148	98,034	221.43	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,425,530	2,575,620	3,474,506	4,961,488	5,042,000	-5.83	-20.94
Income (loss) before taxes	6,246,832	1,684,977	3,980,084	5,714,491	5,152,717	270.74	267.92
Applicable income taxes (credit)	-227,387	-147,430	-109,043	-72,642	21,840		
Extraordinary items							
Income before undistributed income of subsidiaries	6,474,219	1,832,407	4,089,127	5,787,133	5,130,877	253.32	233.63
Equity in undistributed income of subsidiaries	4,864,079	5,778,296	6,906,411	3,254,374	3,617,408	-15.82	104.96
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	1,392,460	2,005,879	2,909,928	774,877	1,011,271	-30.58	-9.35
Subsidiary holding companies	3,471,619	3,772,417	3,996,483	2,479,497	2,606,137	-7.97	314.69
Net income (loss)	11,338,298	7,610,703	10,995,538	9,041,507	8,748,285	48.98	162.84
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	4,319,358	2,825,817	3,829,866	2,773,015	3,016,015	52.85	161.40
Subsidiary holding companys' net income	7,077,619	4,852,417	7,057,483	6,010,497	5,575,137	45.86	128.15

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	203,547	0.06	123,790	0.04	254,755	0.08	4,581,376	4,854,041	64.43	-89.91
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	91,624	0.03	56,030	0.02	172,082	0.05	4,130,835	4,411,793	63.53	-94.22
Other receivables	111,923	0.03	67,760	0.02	82,673	0.02	450,541	442,248	65.18	-74.13
Investment in nonbank subsidiaries	165,663,823	48.48	183,079,012	61.50	208,420,574	62.56	161,687,669	156,395,276	-9.51	-8.43
Common and preferred stock	48,273,128	14.13	45,654,851	15.34	46,688,704	14.01	42,978,245	32,418,286	5.73	51.71
Excess cost over fair value	820,251	0.24	814,215	0.27	823,648	0.25	688,953	0	0.74	
Loans, advances, notes, and bonds	108,977,196	31.89	129,955,371	43.66	153,583,410	46.10	112,211,662	120,121,083	-16.14	-26.08
Other receivables	7,593,248	2.22	6,654,575	2.24	7,324,812	2.20	5,808,809	3,855,907	14.11	354.04
Investment in subsidiary holding companies	118,417,333	34.65	62,549,257	21.01	75,320,120	22.61	59,178,674	68,948,179	89.32	132.71
Common and preferred stock	66,951,359	19.59	40,752,356	13.69	52,888,011	15.87	36,093,282	42,847,753	64.29	102.18
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	51,465,974	15.06	21,796,901	7.32	22,432,109	6.73	23,085,392	26,100,426	136.12	189.61
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	39,375,061	11.52	39,608,558	13.31	39,225,214	11.77	37,253,215	22,588,170	-0.59	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	13,982,278	4.09	9,382,291	3.15	7,082,342	2.13	8,001,123	7,476,336	49.03	19.09
Cash and due from unrelated depository institution	90,528	0.03	6,436	0	20,348	0.01	9,470	6,371	1306.59	-95.79
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	3,996,924	1.17	2,933,224	0.99	2,842,406	0.85	2,429,654	10,245,316	36.26	-45.58
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	341,729,494	100.00	297,682,568	100.00	333,165,759	100.00	273,141,181	270,513,689	14.80	33.98
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	7,056,937	2.07	14,690,285	4.93	17,727,678	5.32	15,854,167	19,926,391	-51.96	-69.34
Borrowings with maturity over 1 year	147,564,806	43.18	125,765,400	42.25	131,157,058	39.37	121,783,347	126,565,869	17.33	25.87
Subordinated notes and debentures	13,718,719	4.01	11,174,445	3.75	11,093,768	3.33	10,569,633	10,089,749	22.77	24.60
Other liabilities	1,726,255	0.51	2,131,638	0.72	2,183,132	0.66	2,153,902	2,548,800	-19.02	-11.55
Balance due to subsidiaries and related institutions	65,759,465	19.24	55,526,705	18.65	69,222,431	20.78	41,230,410	31,136,991	18.43	166.31
Total liabilities	235,826,182	69.01	209,288,473	70.31	231,384,067	69.45	191,591,459	190,267,800	12.68	32.55
Equity Capital	105,903,312	30.99	88,394,095	29.69	101,781,692	30.55	81,549,722	80,245,889	19.81	37.27
Perpetual preferred stock (income surplus)	7,750,413	2.27	8,520,313	2.86	9,250,413	2.78	8,520,313	8,520,313	-9.04	3.06
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00
Common surplus	28,504,017	8.34	24,014,837	8.07	25,545,913	7.67	23,935,417	23,792,916	18.69	23.95
Retained earnings	87,098,887	25.49	76,061,023	25.55	78,694,074	23.62	70,588,187	64,175,038	14.51	65.76
Accumulated other comprehensive income	-2,701,431	-0.79	-537,444	-0.18	-1,962,061	-0.59	-2,787,559	-2,292,150		
Other equity capital components	-14,768,963	-4.32	-19,685,023	-6.61	-9,767,036	-2.93	-18,727,025	-13,970,617		
Total liabilities and equity capital	341,729,494	100.00	297,682,568	100.00	333,165,759	100.00	273,141,181	270,513,689	14.80	33.98
Memoranda										
Loans and advances from bank subsidiaries	32,889	0.01	2,389	0	3,056	0	3,043	2,041	1276.68	-16.31
Loans and advances from nonbank subsidiaries	63,490,599	18.58	53,904,180	18.11	66,724,005	20.03	39,793,183	30,769,528	17.78	161.82
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	151	0	9,928	0	38,910	0.01	57,078	70,951	-98.48	-99.70
Subordinated and long-term debt 1 year or less	21,414,298	6.27	19,182,506	6.44	30,368,576	9.12	10,831,405	9,014,920	11.63	-7.08
Guaranteed loans to banks, nonbanks, and holding companies	45,239,954	13.24	37,682,326	12.66	39,744,562	11.93	32,995,667	24,286,004	20.06	4475.54

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.35	12.52	69	11.87	6.29	87	12.42	7.29	87	11.12	9.68	70	11	10.40	56
Bank net income / Average equity investment in banks		12.35			6.43			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	10.79	13.18	57	8.37	8.01	62	8.41	9.75	57	7.40	7.89	62	9.21	7.10	68
Subsidiary HCs net income / Average equity investment in sub HCs	16.20	11.04	75	16.76	6.72	84	17.02	7.01	87	14.58	8.55	89	13.79	8.78	86
Bank net income / Parent net income	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	38.10	3.22	97	37.13	4.43	92	34.83	3.59	93	30.67	5.93	87	34.48	3.78	93
Subsidiary holding companies' net income / Parent net income	62.42	66.57	35	63.76	81.94	42	64.18	68.34	40	66.48	74	34	63.73	72.48	34
Leverage															
Total liabilities / Equity capital	222.68	16.51	97	236.77	20.37	97	227.33	20.06	97	234.94	20.43	97	237.11	20.88	96
Total debt / Equity capital	158.96	11.37	97	171.54	14.74	96	157.18	14.41	96	181.74	14.31	97	195.13	14.69	96
Total debt + notes payable to subs that issued TPS / Equity capital	158.96	13.41	97	171.54	17.04	96	157.18	16.67	96	181.74	16.36	97	195.13	17.10	96
Total debt + Loans guaranteed for affiliate / Equity capital	201.67	11.46	97	214.17	15.02	97	196.23	14.68	97	222.20	14.56	97	225.39	15.14	97
Total debt / Equity capital – excess over fair value	160.20	11.47	97	173.13	14.86	96	158.46	14.52	96	183.29	14.51	96	195.13	14.81	95
Long-term debt / Equity capital	152.29	10.65	97	154.92	13.73	96	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Short-term debt / Equity capital	6.66	0.55	95	16.62	0.92	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Current portion of long-term debt / Equity capital	20.22	0.10	97	21.70	0.05	97	29.84	0.06	97	13.28	0.05	97	11.23	0.14	98
Excess cost over fair value / Equity capital	0.77	0.08	92	0.92	0.08	92	0.81	0.08	92	0.84	0.12	90	0	0.12	39
Long-term debt / Consolidated long-term debt	75.28	40.69	79	75.30	32.61	86	73.86	34.67	84	73.46	28.44	88	82.87	28.63	92
Double Leverage															
Equity investment in subs / Equity capital	109.58	103.15	81	98.67	103.27	19	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Total investment in subs / Equity capital	268.44	108.29	97	278.02	110.46	96	279.02	110.16	96	276.45	111.07	96	286.87	112.48	95
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.67	0.27	78	-0.12	0.69	22	-0.13	0.47	26	-0.20	0.36	19	-0.57	0.35	11
Equity investment in subs – equity cap / Net income-div (X)	0.90	0.85	65		2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	166.87	152.56	68	96.45	128.63	32	121.65	136.59	50	141.38	177.68	39	136.35	162.34	42
Cash from ops + noncash items + op expense / Op expense + dividend	68.78	155.61	16	269.76	142.45	85	280.36	147.24	90	381.20	190.27	88	51.14	174.91	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	125.89	94.59	73	106.06	140.42	42	97	134.08	27	101.85	116.34	37	97.93	103.19	42
Pretax operating income + interest expense / Interest expense	409.18	1,645.53	23	168.79	1,826.91	20	226.78	2,016.32	18	217.45	1,968.54	13	204.22	2,898.75	17
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	409.18	1,896.20	21	168.79	1,413.95	19	226.78	1,539.23	17	217.45	1,632.83	12	204.22	1,369.37	15
Dividends + interest from subsidiaries / Interest expense + dividends	159.29	174.48	58	90.69	144.62	29	116.64	150.43	40	129.99	210.80	28	130.41	188.90	34
Fees + other income from subsidiaries / Salary + other expenses	-11.95	12.03	3	428.96	14.76	99	169.63	13.95	98	2,399.53	16.52	99	-512.06	16.08	1
Net income / Current part of long-term debt + preferred dividends (X)	0.52	40.79	6	0.39	26.65	6	0.36	35.64	4	0.80	57.11	7	0.92	33.93	3
Other Ratios															
Net assets that reprice within 1 year / Total assets	21.20	3.29	97	25.58	3.69	97	26.13	3.85	99	21.47	2.64	98	13.52	2.61	92
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	42.72	0.03	98	42.63	0.05	98	39.05	0.05	98	40.46	0.10	98	30.26	0.24	97
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	42.72	0.03	98	42.63	0.05	98	39.05	0.05	98	40.46	0.10	98	30.26	0.25	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	76.63	1.76	98	78.46	2.95	96	83.92	2.66	96	80.49	5.62	94	77.50	5.50	95
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	5.61	0	99	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	27.82	0.07	98	29.31	0.07	98	28.23	0.08	98	31.47	0.19	98	30.02	0.21	98

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	45.19	69.90	35	111.27	84.44	79	68.25	81.10	46	46.40	57.84	47	47.87	57.26	46
Dividends declared / Net income.....	25.81	27.22	48	26.79	49.77	26	25.38	42.29	28	29.70	33.08	46	28.07	27.33	44
Net income – dividends / Average equity.....	10.64	9.25	69	8.69	3.19	88	9.26	4.14	89	7.82	6.46	69	7.91	7.33	57
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	160.45	8	0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries.....	100.03	6.19	96	40.21	3.74	92	32.96	3.41	92	74.42	7.53	93	81.63	7.13	93
Dividends from subsidiary holding companies.....	123.24	6.32	91	52.97	2.34	92	109.67	4.85	92	131.51	21.40	88	120.89	16.86	86
Dividends from all subsidiaries.....	223.27	213.42	66	93.18	167.02	24	142.63	174.85	48	205.93	260.40	46	202.51	215.26	49
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		43.30			61.85			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.48			0.36			0.54			0.52	
Management and service fees from bank subsidiaries.....		0.87			1.79			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries.....		48.70			71.13			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	67.76	66.90	50	29.02	52.29	51	24.02	56.39	44	72.06	82.95	55	66.47	51.40	58
Interest income from nonbank subsidiaries.....	23.62	2.38	92	65.72	4.57	93	66.48	7.38	90	127.42	20.25	90	126.03	18.56	90
Management and service fees from nonbank subsidiaries.....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	-0.95	0.11	2	19.24	0.20	95	14.86	0.16	97	83.16	1.06	96	-15.86	0.15	3
Operating income from nonbank subsidiaries.....	90.43	94.31	54	113.98	70.62	75	105.36	79.84	71	282.63	150.41	78	176.64	99.33	79
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	50.95	36.58	60	22.26	25.82	59	43.37	43.51	52	58.75	61.23	38	53.25	48.56	53
Interest income from subsidiary holding companies.....	5.26	5.06	70	7.80	9.87	68	6.75	8.40	66	14.90	6.54	73	17.11	3.95	84
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	56.21	47.30	50	30.06	41.80	54	50.13	55.20	47	73.65	76.49	34	70.36	61.19	57
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	-0.54	0.27	0	-1.53	1.03	0	-1.16	0.63	0	-1.34	0.80	0	-0.77	0.92	0
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	-0.08	0.03	2	-0.07	0.08	2	-0.01	0.04	2	0.01	0.03	88	-0.23	0.02	3
Operating income from bank subsidiaries.....	-0.62	82.68	1	-1.60	80.80	1	-1.17	82.20	2	-1.33	78.80	2	-1	74.20	1
Dividends from nonbank subsidiaries.....	33.75	3.56	92	19.24	2.36	92	12.34	1.95	90	18.72	2.65	90	19.66	2.57	92
Interest income from nonbank subsidiaries.....	11.77	0.20	96	43.59	0.90	96	34.15	0.73	96	33.10	1.19	94	37.28	2.32	93
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	-0.47	0.01	1	12.76	0.02	97	7.63	0.01	98	21.60	0.04	98	-4.69	0.02	2
Operating income from nonbank subsidiaries.....	45.04	5.69	91	75.59	5.80	94	54.13	4.70	93	73.41	7.29	92	52.26	7.64	89
Dividends from subsidiary holding companies.....	41.58	2.13	92	25.35	1.41	92	41.06	2.53	92	33.07	4.52	88	29.12	5.15	88
Interest income from subsidiary holding companies.....	4.29	0.01	95	8.89	0.16	94	6.39	0.11	94	8.39	0.20	94	9.35	0.37	94
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	45.87	3.40	90	34.23	4.22	90	47.46	4.56	90	41.46	6.08	88	38.48	6.79	88
Loans and advances from subsidiaries / Short term debt.....	900.16	152.66	93	367.02	216.76	86	376.62	135.13	83	251.37	83.37	85	154.78	87.87	80
Loans and advances from subsidiaries / Total debt.....	37.74	28.03	66	35.56	27.05	67	41.73	27.08	71	26.89	28.33	60	19.70	26.53	55